DOCUMENT RESUME

ED 118 427 SE 020 276

TITLE	Occupational Work Adjustment Resource Supplement to the Consumer Education Curriculum Guide for Ohio.
INSTITUTION	Ohio State Dept. of Education, Columbus. Div. of Vocational Education.
PUB DATE	71
NOTE	51p.; For related documents, see ED 066 354 and SE 020 275-278
EDRS PRICE	MF-$0.83 HC-$3.50 Plus Postage
DESCRIPTORS	*Consumer Economics; *Consumer Education; Cooperative Programs; Curriculum Development; Instruction; *Instructional Materials; Program Development; Secondary Education; *Teaching Guides; *Work Study Programs

ABSTRACT

Activities described in this publicaiton are intended to provide suitable examples of consumer education problems to be used in occupational work adjustment programs. The overall themes of the program deal with income procurement and with spending. Student activities deal with factors involved in the attainment of a job, the methods by which wages are paid, and consumer alternatives to spending--budgeting, banking, and credit. A bibliography lists numerous sources for teacher and student reference. (CP)

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OCCUPATIONAL WORK ADJUSTMENT

RESOURCE SUPPLEMENT

TO

CONSUMER EDUCATION

CURRICULUM GUIDE FOR OHIO

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VOCATIONAL EDUCATION DIVISION
STATE DEPARTMENT OF EDUCATION
COLUMBUS, OHIO

SE020276

OCCUPATIONAL WORK ADJUSTMENT RESOURCE SUPPLEMENT

TO THE

CONSUMER EDUCATION CURRICULUM GUIDE FOR OHIO

Ohio State Board of Education

1971

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FOREWORD

During June of 1971 the Ohio Department of Education sponsored and coordinated a Curriculum Workshop for the purpose of developing specialistic supplements to the *Consumer Education Curriculum Guide* [+ Ohio, Grades K-12. More than eighty teachers and teacher educators, representing nine different subject areas, attended. Each of them contributed significantly to the new guidelines.

Special acknowledgements are due: Mrs. Jessie Cole, Assistant Director, Vocational Education, Home Economics Section, who has provided continual leadership in Consumer Education; Dr. Robert Goble, Professor of Education, Miami University, who served as Project Director in developing these supplements; Mrs. Margaret Driver and Miss Rachata Reed, Supervisors in Vocational Home Economics; Mr. Dennis Lagbar, Consumer Economic Education Supervisor, Vocational Education Division; and Dr. Robert Myers, Associate Dean, School of Business Administration, Miami University.

In addition, special appreciation is extended to the following persons for their contributions:

Mr. Sam Hoskey, Office of Consumer Affairs, Executive Office of the President, Washington, D.C.

Mr. Paul Coleman, Executive Council, Department of Welfare, State of Ohio

Mr. Roger Downing, Executive Vice President, Ohio Consumer Loan Association

Mr. Solomon Hoege, Director, Consumer Protection, Cleveland, Ohio

Mr. Byron Hollinger, Director of School Relations, Ohio Council on Economic Education

Mr. Robert E. Kilrick of Ohio Forward Co.

Dr. Harlan Miller, Executive Secretary, Council on Family Finance Education and Educational Director, Institute of Life Insurance

Mr. Robert R. O'Reilly, Director of Changing Times Education Service

Mr. H. Lester Rapp, Cordair Education Corporation

Others, too numerous to mention, have had a positive influence on the workshop and the resulting supplements. Their dedication and assistance are genuinely appreciated.

Martin W. Essex
Superintendent of Public Instruction

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The Superintendent of Public Instruction, Martin Essex, appointed the Consumer Education Advisory Committee to the Ohio Department of Education for the purpose of assisting and advising in the development and establishment of consumer education programs in the schools of Ohio. Membership on the committee is representative of government, education, business and industry. The committee, coordinated by Mr. C. William Phillips, has provided suggestions in the development of several projects in consumer education.

Appreciation is extended to those members for their advice and counsel which has aided in the development of consumer education resource materials. The names of the committee are listed on the following page.

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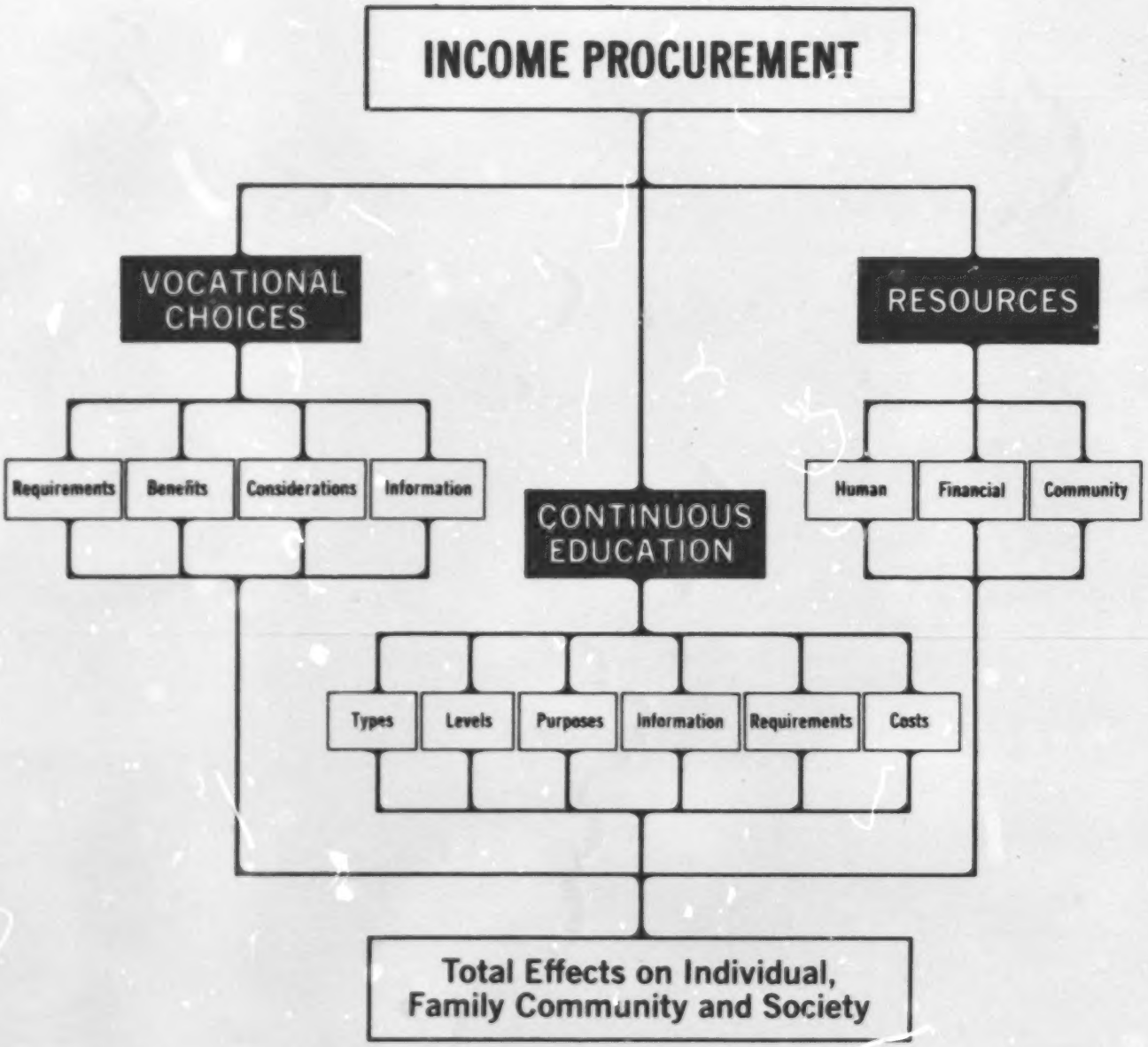
CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Profit Motive	1. How does the man who owns a McDonalds get his paycheck? (Profits) 2. Profit to the owner is like a paycheck to the worker. 3. When business is good, does he hire more people? 4. If business is bad, people are laid off. Do you know anyone out of work? Why?
Competition	1. How many copies of McDonalds are there? Why? (Burger Chef, Burger King) 2. What are the results of competition? (Better products, realistic profits, 3. Are some tires better than others? Why? 4. Make list of companies who produce televisions. 5. The color TV was very expensive in 1958. Why has the price dropped?
Taxation Direct Indirect	1. Help students compile master lists of taxes. Separate direct and indirect: gasoline tax, cigarette tax, corporate tax, liquor tax, beer and wine tax, horse racing tax, income tax, federal, state and local. 2. Look at paycheck deductions. Use overhead projection.
Government Services	1. List all services citizens want and are willing to pay taxes to support: schools—garbage—sewer police—health—parks fire—streets—recreation welfare—ADC, aid to blind—aged 2. What services do you as a student use?
Working for the Government	1. Have students list and discuss government jobs. Presidents—army—senator—garbage man 2. Guest—civil service worker. 3. Discuss different jobs at different levels of government; state, local, federal.
Government Spending Influences on Private Industry Jobs	1. Field trip to highway construction site. 2. Research and development jobs in aerospace, education, and construction. 3. Trip to an armed forces installation. a. Find out how many civilians are employed. b. Find out how many dollars the installation means to the area's economy. c. Find out how many local companies sell to the armed forces.


INCOME PROCUREMENT
VOCATIONAL CHOICES
RESOURCES
Requirements
Benefits
Considerations
Information
CONTINUOUS EDUCATION
Human
Financial
Community
Types
Levels
Purposes
Information
Requirements
Costs
Total Effects on Individual, Family Community and Society

THE JOB

BACKGROUND:

The O.W.A. student may not see the value of work or gainful employment. He may not see members of his family going to work. In fact, several generations may have existed on some form of welfare, or may even be deriving a good income from some illegal activity. A typical comment from him may be, "Why work, when I can do what my old man is doing?"

Students who are in O.W.A. programs, throughout the state, will be working in schools or in the private sector. One of the skills that O.W.A. coordinators can and should teach will be—"How to Get a Job." This is a very real area for the student because it's NOW—there is no delay. The many techniques that are necessary in our society to get employment can be taught when student motivation is greatest. With the cooperation of school people and/or employment personnel, this unit can be significant for the student today, the rest of the year, and in his future.

The coordinator may already be painfully aware that his students generally lack motivation. A realistic expectation may be that he will only partially succeed in motivating the student. On the other hand, it is his obligation to insure that his students have the benefit of all the knowledge he can impart, so that their choice is an educated one, not a blind one.

Activities listed below may be used as guidelines. The individual coordinator should feel free to use them in any way he desires.

INCOME PROCUREMENT

OBJECTIVE: **The student will see the value of learning how to get a job. Students will discover which kinds of *marketable skills and personal* traits they already have.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Money or Purchasing Power	1. Bring various forms of exchange to class. Students may help to make a display. (Currency, silver, trading stamps, tickets, IOU's, postage stamps, coupons, checks, traveler's checks.) Class discussion should lead to a conclusion that these items have no intrinsic value, but that they represent something else. 2. News articles may be used to point out that money is power. Show how individuals are able to use this power.
Legal-Illegal Values	1. Use current events to point out examples of legal and illegal uses of power and money. Papers and magazines are full of stories about those who have been "caught." (CAUTION: Do not preach your values.) Let students draw their own conclusions.
Accomplishments	1. Have the student express what they want from life. a. Write an open-ended letter, or have a "rap session" on the good life. b. Discuss how work can accomplish these goals. 2. A visit from a "successful" person who completed a work-study program.
Independence (How much must I depend on others?)	1. Role playing may be effective here. Use situations in which a person with limited means must depend on others. Examples: Borrowing a car, suit, or money to go on a date; asking neighbors to help move to a new house, etc. 2. Help them to see that people with money can buy all these services.
Assessment of Student Skills	1. Help students compile a personal record of past employment experiences. These may include jobs for which they were paid—newsboy, carwasher, caddy, baby sitter, etc: or services they have provided for parents, relatives or friends without pay—repaired tires, made beds, watched younger brothers and sisters, cut grass, etc. These should be kept up to date and handy for use when seeking employment.
The student should try to see himself as others see him.	1. Ask each student to list on paper what he considers his strong points. He will list only a few. Have other students add positive statements to these lists. Add these statements to the student's personal records and save. The students may write 1. I come to school on time. 2. I can do math. 3. I get along with all my teachers

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
	Other students may add these comments:
	4. I like your hair.
	5. You lend us lunch money when we're broke.
	6. You laugh a lot.
	7. You print neat.
	8. You're groovy, man.
	This kind of list will help to build self-confidence in your students.

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OBJECTIVES: 1. To become [illegible] with the various terminology on application forms and be able to complete it correctly.

2. To develop an awareness of the [illegible] attitudes during an interview.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Attitude	1. To motivate interest and discussion, ask the following question: "What you begin to think about going into the world of work is a good idea to have an attitude of an understanding as you can of your [illegible]. Why do you think this is true?" 2. Give each student a list of qualities which might describe the way he looks, feels, or believes more or less. This list might include the following:
Personality	neat, confident, cooperative, well dressed angry, restless, cheerful, likeable dirty, dishonest, polite, talk too much tense, honest, shy, good looking sloppy, impolite, neat, handsome liked, ugly, clean, low manners
	Check the qualities that best fit you. 3. Discussion: In your opinion how does a person behave who lacks self-confidence? What can a person develop self-confidence? 4. Phrase game: Coordinator can use the phrase "I am proud to be [illegible]" and then have each student complete the [illegible] with a word of his choice. 5. Role playing — Interview
Personal Grooming	1. Discuss good grooming such as body, cleanliness, teeth, hair, hands, fingernails, make-up, and proper dress. 2. Collect magazines and catalogs and have each student use one [illegible] to list that illustrate good grooming. Make posters or booklets which would contain all the tips that help a person become well-groomed. Examples: A picture of a person smiling with beautiful teeth or brushing teeth to illustrate good dental care. A hair product which shows shampooing and styling. Collect pictures of persons properly dressed for different occasions such as work, sports, church and party. 3. Invite employer persons such as a school nurse, dentist, [illegible], [illegible], hairdresser and barber to talk and perform demonstrations to appropriate areas. Example: Beautician demonstrates hair care, using one of the students as a volunteer model. A barber could talk with the boys about good hair care and grooming.
Application	1. Collect application forms from various businesses and state employment offices. Compare the type of questions asked on the forms.

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MULTIPLE ROLES OF THE INDIVIDUAL

RIGHTS AND RESPONSIBILITIES

ROLES

BACKGROUND:

The O.W.A. student may be unaware that he is expected to produce a product or service in return for money received, and that his value to his employer is directly related to his production. While in the production process, he is using the products and services of others, so that in our society each worker fills a needed spot which becomes part of the whole economy.

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: To help students understand that they are both consumers and producers, usually at the same time.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Our Role as Producers	1. Discuss with the class the differences among types of production: a. Primary: farming, fishing, mining. b. Secondary: manufacturing, processing. c. Tertiary: wholesaling, retailing, services. 2. List jobs held by students, members of their families, and acquaintances, and have the students place them in the correct categories.
The Middle Men	1. With the help of the class, list products that we buy directly from the producer. 2. Describe the role of the wholesaler in bulk purchasing and redistributing. Wholesaler warehouses the product for the retailer; this increases cost. 3. Describe the role of the retailer. 4. Students could be assigned to interview a primary producer, determine his charge for products, then check retail prices of the same products (note increase).
We Are All Consumers	1. Ask students to name items they own which are not produced by someone else. Point out that in practically every case we consume what someone else has produced. 2. Each student may be asked to describe how he consumes products of others while doing his job.

RIGHTS

BACKGROUND:

If a consumer is to be a wise buyer and get the most from his income, he needs information to guide him in buying, and he needs justification.

In attempting to spend his money wisely for goods or services, a consumer encounters certain problems. To solve these problems, the consumer needs a great deal of information about the product or service he is considering, in order to protect himself from making poor choices; and also, from questionable and unethical practices on the part of the seller.

The consumer has the responsibility to understand marketing practices, to read carefully with understanding all contracts and agreements and to understand what is involved in wise purchasing practices.

Understanding marketing practices will involve, but not be limited to: trading stamps, discount centers, used merchandise outlets, retail fair trade outlets, chain outlets, independent, door-to-door and direct mail. The O.W.A. coordinator is aware that within each method of distribution of goods and services, honest and reputable merchants operate. Some merchants operate on the "sucker-born-every-minute" theory and many operate in the gray areas between.

The coordinator is aware that all O.W.A. students will, in the very near future, be exposed to contracts and agreements involving considerable sums of money. Ergo, the teacher is responsible to prepare the students to read and understand contracts, notes, deceptive practices, warranties, and promises. Contracts are an important part of business transactions because they protect the seller and purchaser.

The student will spend a lifetime making consumer decisions. Therefore, it is necessary that the coordinator inform students of wise buying practices and pressures that hinder wise buying.

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: **To teach the O.W.A. student that he has certain rights as a consumer.**
To make the student aware of methods to assure purchasing quality goods and services at a fair and equitable price.
Make students aware of his responsibilities and liabilities once a contract or agreement is signed.
To inform student of wise buying practices.
To inform students of pressures and marketing practices that affect intelligent consumer practices.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Private sources of Consumer Protection	Discuss with pupils the importance of looking for labels that indicate all hazards which may occur in the use of purchase.
Safety Information	Trip to a shopping center. Show that the consumer needs to be able to determine enough about the product to protect himself from unethical practice and from poor choice by pointing out examples of each.
	Point out that consumers have the right to as much information as possible. They depend upon agencies and organizations whose prime purposes are to obtain and distribute product information, such as U. L., Good Housekeeping Seal. List some Consumer-Sponsored Services: a. Consumer's Research b. Consumer's Union of United States, Inc. c. The American Council on Consumer Interest
Choice	Discuss with the group that a consumer has the right to a choice of more than one item in which he is interested. The consumer has the right to ask for all the information needed before choosing any item.
Protection, Police Dept.	Have a member of the Police Department talk to the group about when they can step into a complaint made by the consumer.
Legal Aid Society	Stress to class members that people can get legal aid without money.
Better Business Bureau	Have a member of the local Better Business Bureau present a talk on the functions of the bureau by: 1. Preventing unfair treatment 2. Promoting fair advertising and selling activities 3. Promoting information about advertising 4. Prosecuting from fraud
State and Local Agencies	Attorney General Office (show how to contact them), Small Claims Court.
National Government Agencies	Discuss the work of the different government agencies and their concern with consumer interests.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
	Examples: National Bureau of Standards, Department of Agriculture, Department of Health, Education, and Welfare Department of Labor Post Office Department Consumer Advisory Council Federal Trade Commission Food and Drug Administration
Where to Buy	1. Have students prepare a survey questionnaire to poll their community on where and why to purchase: a. Groceries b. Appliances c. Cars d. Services 2. Have students list where they purchase tapes and records, clothes, and auto parts. 3. Have students list stores and people from whom they will not purchase items. Why?
Why Contract Seller, Purchaser	1. Bring into class copies of legal documents used when purchasing a car. Fill in some for each student's selection of used car from newspaper. Students will be aware of all necessary procedures including sales agreements, liens, finance charges, guarantees, power of attorney for license, title, insurance.
Responsibility for Debts: Moral Ethical	2. Have students read through a guarantee that really doesn't guarantee anything. 3. Have students read and be aware of cognovit notes, mechanics liens, garnishments and repossession.
Wise Purchasing	1. Use daily newspaper to compare prices, recognize leader items, focus from advertisement, cash price vs. credit price, buying used products, buying items from individuals and directory services.
Truth-in-Packaging	1. Visit a grocery store. Read labels to compare contents, unit prices and packaging methods.
Credit Charges	1. Obtain credit and carrying charges from appliance stores and automobile dealers.
Impulse Buying	1. Visit a chain store to observe displays and placements. 2. Review budgeting and planning purchases.
Pressure Selling	1. Role play these following: a. Scare approach—"Your kids will be lost in school without our encyclopedias." b. Specialist—"If I don't repair it, it will blow up!" c. Bait and Switch—advertising. d. "This is today's price. To protect the price, put it in layaway."

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Guys and Frauds	1. Obtain several case histories from the Better Business Bureau of guys or frauds to read and discuss in class. (Get on the mailing list for BBB publications.)
Loss Leader	1. Bring newspaper to class and look for unrealistic prices. Discuss how this method can be legitimate (roundabouts and sellers cut margins) or advertisement for bait and switch.
Health Quackery	1. Newspapers, magazines, vitamin advertisements, hair growers, arthritis and hemorrhoid cures.
	2. Invite a doctor to class to discuss quackery.
	3. Visit and prepare well balanced meal in home economics. Point out that adequate nutrition is more important than quick resta.

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As part of a Consumer Education Program, the U.S.D.A. Cooperative wants to train the responsibility for pointing out to the students and their families some of the consumers' legal rights. The goal should be aware that sometimes they are being exploited by unscrupulous merchants. They should know what they can do as a consumer to prevent or refuse illegal practices.

[redacted]	[redacted]
Small Claims Court	Perhaps you have noticed that the Small Claims Court does not get very much publicity. Frequently, poor families have never even heard of this court. They do not know that claims for under $500 can be settled there without an attorney. A consumer U.S.D.A. Cooperative can make his audience aware of the court's functions. The responsibility seems a natural further than this. Perhaps a model. A visit with the editor of the local newspaper or a letter to the editor might encourage him to assign the writing of a series of articles about the Small Claims Court. People need to know that in this court there is no cost, no prosecution fees, no long litigation process, no need to hire an attorney and no jury. This court was established to make it convenient for people to present and settle small claims. Even if a person never has to use the services of this court, he should at least be aware that it does exist.
Better Business Bureau	The consumer can find out whether or not he is dealing with a reputable firm by first contacting the Better Business Bureau. Although the Bureau will not prosecute a case, the agency can use considerable pressure to stop and prevent illegal and questionable practices. The Bureau frequently provides booklets that contain important information for consumers.
City or County Attorney State's Attorney General	Every thought most merchants are honest, there are others who are unscrupulous. They tend to victimize people and particularly poor people. These people can use the services of the Prosecuting Attorney or the Attorney General. No attempt should be avoided when an illegal violation occurs.
Consumer Protection Agency	Many cities in Ohio have Consumer Protection Agencies. This kind of organization will work with consumers in the areas of financial counseling, processing frauds, signing of contracts and writing letters for illegal practices. They frequently publish brochures and newsletters that can be used in the classroom.
Legal Aid Societies	Some cities have established a Legal Aid Bureau which gives advice about contracts, or are involved in legal matters concerning consumer credit.
Bar Association, Church-Related Groups, Community Action Council, Law School, V.I.S.T.A., Urban League, Veterans' Administration, and Welfare Office	Frequently local communities have a host one of these organizations that will provide help of some kind for people who have financial problems. Sometimes the assistance will merely be a referral to the right person in the appropriate agency. At other times the problems can be solved by the local organization. These groups were organized to serve people who are in trouble and can be very helpful.

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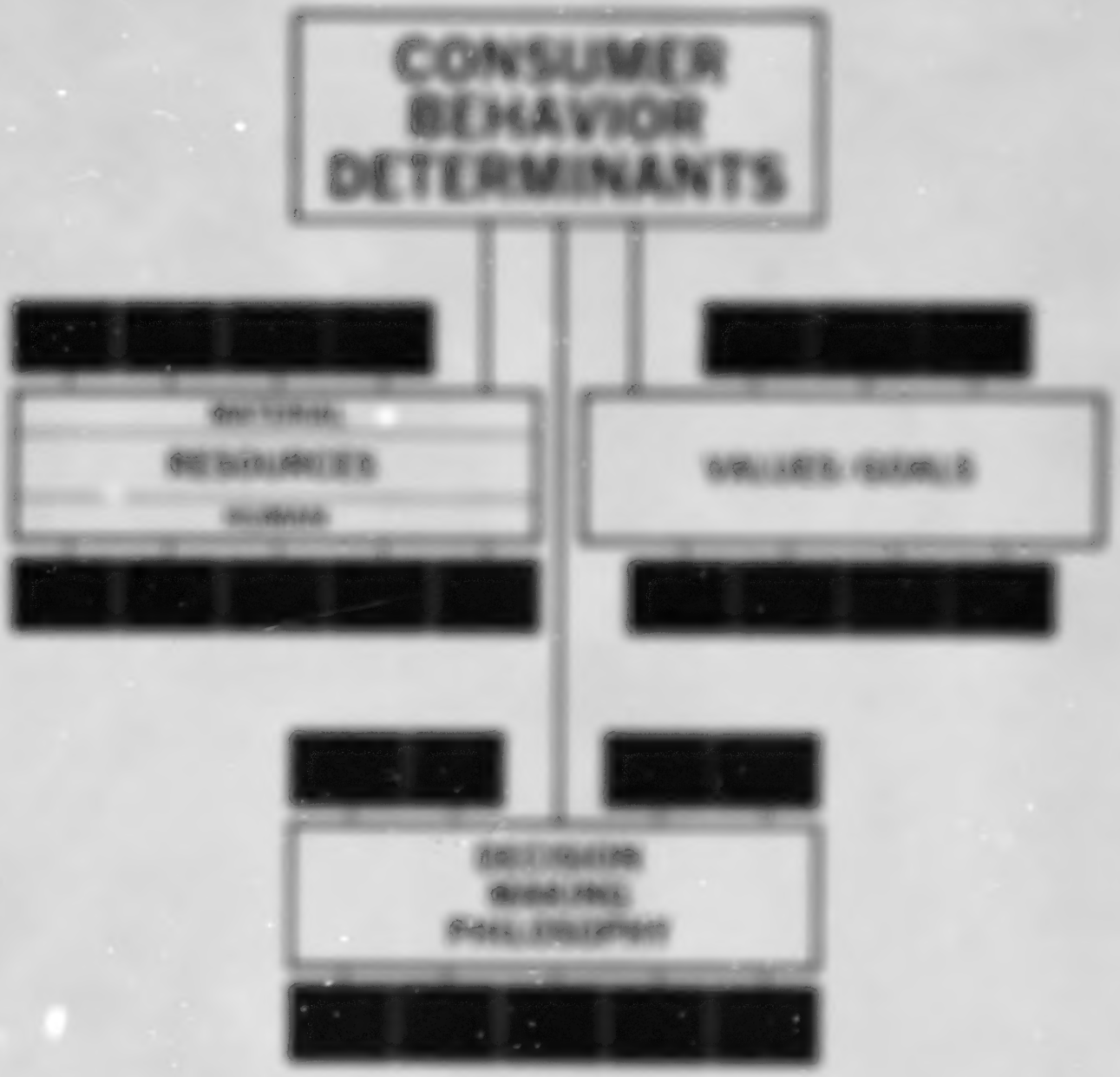
CONSUMER
BEHAVIOR
DETERMINANTS

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CONSUMER ALTERNATIVES

OBJECTIVE: **To develop an awareness of present spending habits.**

To identify wise purchasers.

To become familiar with everyday financial responsibilities, such as lunches, bus fare, etc.

To compare actual expenditures with the proposed plan.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Budget Terms What is: income allowance estimate revise flexible expenses example: Magazine, snacks fixed (regular) expenses example: bus fare school lunches budgeting	A. *Discuss each term* (write terms on chalkboard). Write the terms "flexible and fixed" (regular) expenses on chalkboard. With the aid of students, list expenses under proper columns. Note: A student may be assigned to write expenses on chalkboard.
Reasons for Budgeting	*Suggestion:* Guest speaker, perhaps from a social agency in the community, to tell the class the major mistakes people make in managing their money.
Why You Should Plan Your Spending: Helps one to live within income When spending is planned, one knows how much money is needed for regular expenses, such as bus fare, lunches, school supplies, etc. He knows how much he can afford for fun, snacks, etc.	A. *Assignment:* Each student prepare a poster with the caption "Where My Money Goes," with illustrations of wrappers of items. Example: Bubble gum, candy, comic books, cigarettes, etc. Note: Old magazines and newspapers should be made available in classroom so that students can get pictures of some items. Also, students may be allowed to draw their illustrations.
Helps One to Plan for the Future	Ask students to name some occasional expenses.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Occasional expenses cost too much to be paid for at one time; therefore, a little can be set aside each week.	Example: 1. Christmas gifts 2. School prom 3. Yearbook
Helps One to Buy the Things That are Really Needed	Ask the question, "Have you ever spent money for one thing and then wished later you had kept it for something else?" Example: Suppose you have 50¢ left over from your allowance this week. You have a choice of buying the latest issue of your favorite magazine or ice cream. If you buy the ice cream, then you have no magazine to read. Emphasize the fact that choices have to be made, regardless of budget, but the difference is that when you plan your spending you stand a better chance of making the right choices.
What Should Determine the Size of a Student's Allowance?	Explain how one individual's needs might be different from another.
Personal Needs	Example: Bus fare to get to school while another lives within walking distance.
How he has Managed Money in the Past	
Total Income of Family	
Age of Student	
Basic Steps in Budgeting	
Estimate of Income	
Estimate of Expenses (how income is to be used)	*Suggestion:* Invite the treasurer of the school or a club to speak to the class on the importance of accurate money records.
Follow Your Plan	

MONEY BANKING AND CREDIT

BACKGROUND:

The O.W.A. student has probably had little or no experience with checking or savings accounts.

CONSUMER ALTERNATIVES

OBJECTIVE: **To inform our O.W.A. pupils of the various services which banks perform. To develop the O.W.A. pupil's ability to make intelligent use of various bank services. To develop the O.W.A. pupil's understanding of the personal benefits through the use of various banking services.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Savings Accounts Types Single Joint Clubs High Interest	This is an account into which people place money to save for future use, and on which the bank pays interest. When a person puts money into a bank he is called a *depositor*. The money he puts into a bank is called a deposit and is credited, or added to his account. A savings account is called a time deposit because legally the bank may require 30 or 60 days notice that a depositor wishes to withdraw his money. Usually, however, money in savings accounts may be withdrawn without any notice. Use available filmstrips, etc.
Reasons for Saving	People who get more out of life are those who know the value of saving regularly. People can plan ahead and use their current income and credit wisely: 1. They know they have a cushion against emergencies 2. They have a source of funds to take advantage of opportunities 3. They are able to buy what is wanted 4. Helps assure a more comfortable life
Rules of Saving Money	Put yourself first: 1. Out of each dollar, pay yourself 2. Should always use the same signature when signing statements against that account Initial deposit will be recorded in a passbook, which is a record of your savings account. Each time a deposit, or withdrawal is made, passbook should be presented to the savings teller.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
How to Make a Savings Deposit	Pick up a deposit slip from lobby desk. Write on line provided: 1. Your name as it is on your account 2. Date 3. Account number If depositing cash, list total amount of currency and coin in appropriate spaces. 1. List checks, one on each line, showing the bank and amount. 2. Total all cash and checks to make sure the figure is correct. Endorse each check on reverse side. Hand passbook, cash, checks, and deposit slip to savings teller. The transaction will be recorded and your book returned to you. Get materials from the bank. Role playing would be a possible learning experience here.
How to Make a Withdrawal	Pick up a withdrawal slip from a Lobby desk. Write on line provided: 1. Your account number. 2. Amount of withdrawal, first in figures, then in words. 3. Sign slip just as your name appears on the passbook. Present passbook and withdrawal slip to savings teller. As soon as the transaction has been recorded in passbook, it will be returned to you. Although deposits and withdrawals can be made without presenting your passbook, banks do prefer to have the book in hand when each transaction is handled. Use role playing. Get materials from bank.
Savings Clubs	Popular means of savings for expenses incurred: 1. Christmas Time 2. Vacation Time 3. Special Purposes These accounts are usually available in amounts from $5.00 to $1,000.00. Usually payments are made weekly or bi-weekly. Most banks give a coupon book to the club member at the time he opens his account. As payment is made, a coupon is removed from the book. Book serves as constant reminder of the date next payment is due. When all payments are paid, a check is sent to club member for total amount saved.
Checking Accounts	Brochures for Checking Accounts. Use available filmstrips, movies, etc. Get materials needed for checking accounts, for class use, from bank.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
	1. Good money management requires a close watch on expenses. 2. A convenient way to pay bills. 3. Provides a record of your expenses. 4. Cancelled check provides evidence of a debt paid. Basic Types 1. Regular a. Charges vary from bank to bank b. Usually based on the business transacted and the activity of the account. 2. Special a. Charges are a basic monthly maintenance fee b. Plus small charge for each check written
How to Open a Checking Account	1. New accounts person will handle details 2. You will be requested to sign a signature card at bank's file a. All checks should be signed exactly the way the signature card is signed. b. Plus spaces to fill in home address, place of employment. 3. Will not receive passbook as with a savings account.
How to Make a Checking Account Deposit	1. Receive a teller's receipt each time deposit is made to checking account. 2. Banker will show how to make out deposit slip, write check, how to keep check book stub. 3. Use Role Playing to teach proper checking account practices. a. Get a deposit slip from back of checkbook or from lobby desk. b. On deposit slip, write on line provided: (1) Name just as account is carried (2) Date (3) Account number, if not already preprinted in magnetic ink (4) List cash, currency and coin (5) List checks, one to a line, putting name of bank and amount. c. Total all cash and checks, making sure it is correct. d. Endorse each check on the reverse side. e. Hand deposit slip, cash and checks to teller. f. You will be given a receipt covering the deposit. g. Record each deposit promptly on checkbook stub. h. Role Playing

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES

How to Write a Check

1. Always write in ink
2. Date check day it is written
   a. Banks will pay checks dated as Sunday
   b. Not a good day to postdate checks
3. Numeric each check. Checks should be numbered consecutively in the space indicated
4. Write name of payee after the printed words "pay to the order of"
5. Write the amount in figures close to the dollar sign
   a. Numerical amount and the amount written in words must agree
   b. If difference, amount in word generally governs by bank
   c. If difference, many banks may refuse to cash
6. Write the amount in words, starting at far to the left as possible on line provided
   a. So no one can insert an additional word and increase amount of check
   b. Fill up unused space after last word with every line
7. Sign each check after last word with every line
   a. Never sign a blank check
   b. Always complete check before placing signature on the bottom
8. Read each check over carefully to see that it is correct
9. If mistakes are made
   a. Tear not erase
   b. Tear not write over
   c. Do not cross out
   d. Destroy check, write new one
10. Your check and deposit slips should have your account number printed in magnetic ink.
    a. These symbols help separate your checks from others in electronic sorting machines
    b. Should be used only by you
    c. Never use any other person's personalized checks or deposit slips
    d. Never present unsigned check to our payee
11. Keep checkbook with correctly
    a. Be sure to fill out stub for each check written
    b. Show date, payee, reason, and amount
    c. Be sure to list each deposit as made
    d. Keep a running balance, adding amount of checks as drawn

Local Speakers Are Available On This Subject

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